

*The Iowa Numismatic Association
Established in 1938*

The Iowa Collector

Official Publication of the
Iowa Numismatic Association



In This Issue

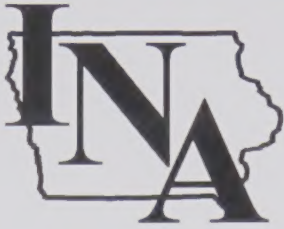
Investing in Morgan Dollars

By Susan Headley



Spring & Summer 2009
Volume 50 Number 2

<http://ina.anacclubs.org/>



71st Annual
IOWA
NUMISMATIC
ASSOCIATION'S
COIN SHOW & CONVENTION

OCTOBER 10TH & 11TH, 2009

SATURDAY 9:00 am - 5:00 pm

SUNDAY 10:00 am - 4:00 pm

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Coins - Currency - Tokens - Stamps - Related Items

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For Information:

Christopher Seuntjens

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The Iowa Collector

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Volume 50, Number 2

May 2009

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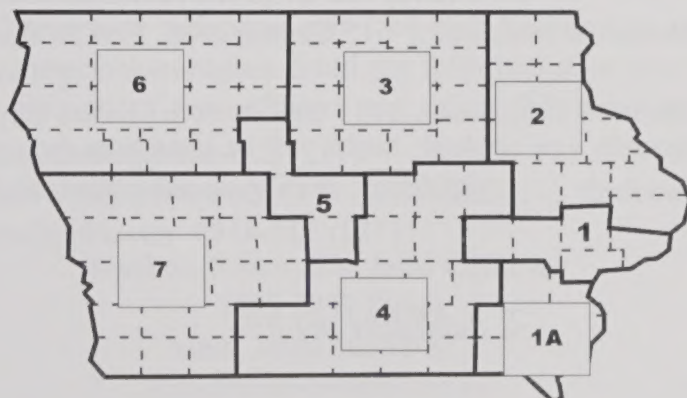
Investing in
Morgan Dollars

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Regional Districts



The Iowa Numismatic Association

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President.....	Lee Roe 104 Fillmore Street, Cascade, IA 52033 (563) 852-3517 hilltopcoin@netins.net
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Open

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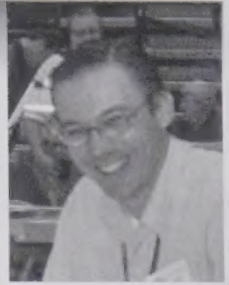
From the Editor

Would you like to see news of your club's activities covered in *The Iowa Collector*? The editor welcomes news of club happenings in the *Iowa Numismatic Associations* region. Send any information on your upcoming coin show, election of new officers and other club news and articles, prepared by club members, to the Editor. Include any photographs with your article, to make your story more interesting.

Send to: Editor, *The Iowa Collector*
7079 189th Street
Albia, Iowa 52531-8771
sixty2one@iowatelecom.net

Presidents Message

Lee Roe



Hello from Cascade!

The start of 2009 has been a wild one for our hobby. When you read the newspaper or watch television, it seems everyone is talking about the precious metals market. We have people that are looking at numismatics for the first time. Initially they are looking in terms of investment then something else catches their attention and they are hooked. The history and beauty of numismatic items starts them on a pursuit to help our history by collecting. This crossover from investor to collector is in great part due to the participation of INA members, dealers, and local clubs. The INA is a smaller organization compared to some of the larger populated states, but this allows us to share our hobby on a friend to friend basis and not just dealer to customer. As INA members we are in the top ranks for sharing our knowledge and passion for numismatics. To keep this growing, we could use some more participation at the INA meetings. Talk with your district representatives about any concerns or ideas you have. They can bring these to the INA board meeting in July. It is important that we show new collectors this is an exciting hobby that has a lot to offer. Get involved with the INA and/or local clubs, share your ideas and let's get excited about numismatics. One additional note, the recent economic uncertainty has lead to an increase in crime. Dealers have been seeing a rise in thefts in their stores and at shows. I'd like to remind each of you to take extra precaution to secure your collections. Many shows have stepped up their security to respond to the increased risks; however, vigilance of those who attend the show is equally important. When attending a show, be cautious about what you leave in your car, and be aware of your surroundings. At home, keep collections out of plain view and secure them properly when you are away. Its best to be safe rather than sorry and a little vigilance can go along way toward keeping yourself and your collection safe from harm.

As always thanks to the many/involved members of our club for your efforts. And thanks to everyone for their membership in our club. I look forward to seeing each of you at a show very soon

Sincerely,
Lee Roe

From the Secretaries Desk



Beverly Ashton

Thank you everyone for all the dues that have been coming in and I haven't even sent any notices yet. I keep meaning to start on them after the Nevada show but then I get all caught up in getting the Fort Dodge Coin Club's Show at the end of March. Well here it is the beginning of April and I still need to get those notices out to everyone. I think I may just need to start doing them at the beginning of the year and those of you who pay me at Nevada will continue to do so and maybe a few more would think to pay me at the show. Thank you to Scott Nichols and the Ames Coin Club for a great show at Nevada. We've just finished the Fort Dodge show, what a turn-out! It was hard to believe what a great crowd showed up. We heard from most of the dealers about what a great show they had. I think that is really great. I'm looking forward to all of the other shows we'll be to the rest of the year. Can you believe the bullion market? It is impossible to figure out what is going on from day to day.. As I am writing this silver is around \$13.00 and gold is around \$914.00. I guess it's like the rest of the economy, nobody knows what is going on with any of it.

See you at the shows!

Beverly Ashton
INA Secretary/Treasurer

INA BOARD AND MEMBERSHIP MEETING DATES

The INA officers hold three board meetings each year and one open membership meeting. These meetings are held in conjunction with a coin show. The annual board meeting is held during the INA's Annual Coin Show & Convention which is hosted by a different Coin Club each year. The INA's officers board meeting is held the evening of the first day of the INA coin show and the open membership meeting is conducted on the morning of the second day of the INA coin show.

Regular INA Board meetings:

February 28, 2009 at Coin-a-Rama, Nevada, Iowa

July 11, 2009 at Central Iowa Coin & Stamp Expo, Altoona, Iowa

October 10, 2009 at Annual INA Coin Show, Altoona, Iowa

October 11, 2009 Open membership meeting, Altoona, Iowa

President Lee Roe called the meeting to order. The minutes were read, Tom Robertson moved that they be accepted, John Jackson seconded and they were approved. The Treasurers report was given with a balance of \$6,484.17 in the general fund and \$932.87 in the ICTA fund. Denny Ross moved that we accept the report, Ron Burns seconded and the Treasurer's report was approved.

Chris Seuntjens brought the 2009 INA Show budget for the board to approve. Having security available for dealers loading out was also discussed with it decided at least 2 hours before closing was needed. The Des Moines club is willing to carry on as before and do the work needed for the show.. Don McCulloch moved that we exclude the wooden nickel from the proposal. (Des Moines Coin Club could do this on their own) and agree to the 50/50 club split and approve the budget. John seconded and the motion was passed.

Numismatist of the Year nominations were discussed. There were three nominees, Tom Robertson, Beverly Ashton and Denny Ross. Chris motioned that we accept the nominations, John seconded and the motion was passed.

The state is looking for ways to raise money, we'll have to watch our sales tax exemption. Chris said our lobbyist is keeping an eye on it but thinks we should be alright.

Tom mentioned that Dale Dye was in the hospital this past week but should be out by now.

Tom Robertson is available to get ANA materials for ANA member clubs for their shows, contact him.

Sam thanked the Ames Club for making only one entrance/exit for the show. He thought it was a really good idea and hoped it would cut down on thefts.

Denny suggested early birds only in after 8:00. Denny motioned we adjourn, Tom seconded and the meeting was adjourned.

Members present: Sam Ashton, Denny Ross, John Jackson, Ron Burns, Tom Robertson, Dean Parr, Don McCulloch, Harry Peters, Chris Seuntjens & Bev Ashton.

Respectfully submitted,
Beverly Ashton
INA Secretary/Treasurer

Starting Balance	INA Regular	ICTA Fund
	6,013.31	1,180.15
Receipts		
Medals	2,136.00	
Dues	460.00	
Ads	110.00	
Interest	5.25	Interest 2.72
Ottumwa INA Show	1,078.48	
Postage	85.50	
	<u>3,875.23</u>	<u>2.72</u>
Expenses		
Sympathy Cards	2.11	
Memorials	75.00	
Collector Printing (2)	1,142.68	
Collector Postage/Labels	117.72	ICTA Dues 250.00
Postage	89.41	
Medals	901.50	
Engraving	2.02	
Presidents Plaques (2)	89.58	
Central States Dues	10.00	
Mailers	1.07	
Receipt Book	1.26	
Deposit 09 INA Show	972.02	
	<u>3,404.37</u>	<u>250.00</u>
Current Balances	6,484.17	932.87
Checking	4,159.79	
Savings	2,284.38	932.87
Cash	40.00	
	<u>6,484.17</u>	<u>932.87</u>

INA Bylaws

The Bylaws can be viewed on the INA website: <http://ina.anacclubs.org/>
 A white copy , of the bylaws, can be obtained by contacting INA Secretary
 Beverly Ashton, 615 Central Avenue, Fort Dodge, IA 50501.

From the Editors Desk



The start of 2009 has given us several news worthy things to consider. Also there were several note worthy things that occurred after the January issue of *The Collector* went to press in December 2008. We received the sad news that four of our INA members had passed away in the last couple of months of last year. We will greatly miss each one of them. Our thoughts and prayers go out to each of their families and friends. As we are all aware of, our country has fell into a deep depression that has adversely affected most everyone. The numismatic market appears to be holding its own at the time of this writing. The gold and silver markets seem to be drawing the most attention at this time. Gold hit an all time high of \$1,007.00 for a short period and then fell back to the mid \$950.00 level. Silver has been hovering around the \$13.00 level for the last couple of months. There have been many predictions that gold will probably top out, by the end of the year, at or near \$2,000.00 an ounce. This remains to be seen.

Posted in this issue of *The Collector* are the nominees for the Numismatist of the year award. Bev Ashton will be sending out the ballots to all INA members. We strongly encourage all INA members to cast their vote for the person of their choice, and return their ballots to Bev by the deadline of September 1, 2009. On page 40 of this issue of *The Collector* are the guidelines for the selection of the Numismatist of the Year. As with all past nominees, each of this years nominees have contributed many hours of their time and effort to insure the success and growth of The Iowa Numismatic Association.

We have several coin shows coming up in 2009 and I look forward to seeing many of the INA members at each of these coin shows .

The 71st Annual INA Coin Show & Convention is being held in Altoona, Iowa on October 11 & 12 this year, and Bourse Chairman, Chris Seuntjens and the Des Moines Coin Club are hard at work making all of the preparations to make this a successful and fun show. Be sure to put this show on your calendar of events to attend this year.

Denny Ross

Editor: The Iowa Collector

SEMINAR SPEAKERS

Tom Robertson (319) 351-2512 tdrobertson1@juno.com
Programs on - Seated Liberty series; ½ dime, dimes, quarters.
Half dollars & seated dollars. Barber series; dimes, quarters & half
dollars. ½ cents, large cents, two cents, silver three cents & nickel
three cents. Clubs & Organizations.

Dale Dye (319) 351-3006
Programs on - Shields nickels, Liberty nickels, Buffalo nickels.

Brian Fanton (319) 294-4377
Programs on - Grading, Boy and Girl Scout merit badges programs
Slabbing, The 'Art of coin collecting 'and general numismatic
topics.

Ron Burns (319) 447-0996 coinguy39@hotmail.com
Program on - The History of coinage 'Ancients thru colonials.

Dean Parr (319) 366-0552 drparr@mehsi.com
Programs on - Foreign coins & World paper money.

Denny Ross (641) 932-2731 sixty2one@iowatelecom.net
Program on - Lincoln cents 1909 thru 1958.

Lee Roe (563) 852-3517 hilltopcoin@netins.net
Programs on - Buying and selling coin collections. Slabbing.

Steve Feller.....(319) 393-7052 sfeller@coe.edu
Programs on - POW Scrip, WW II Concentration Camp money, Civil
War money, The New Orleans mint, Ancient coins, and other topics.

SHOW COORDINATOR

John Jackson (712) 276-1366 jjcoin1@cableone.com

MEMBERSHIP COORDINATOR

Lee Roe (563) 852-3517 hilltopcoin@netins.net

WEBMASTER

Dean Parr (319) 366-0552 drparr@mehsi.com

When and where Coin Clubs Meet

Ames ----- Last Wednesday, Senior Citizens Center, 7:30 PM Scott Nichols @ (515) 232-9222

Burlington ----- Last Tuesday, Midwest One Bank, Roosevelt & Division Streets, 7:30 PM, Gary Kirby @ (319) 752-2913

Cedar Rapids ----- Third Wednesday, 7:30 PM, Rockwell Main Plant Cafeteria, 35th St. N. E., Dave Vaughn @ (319) 366-5463

Clarion - Fourth Thursday, Pizza Ranch on Main St. 7:00 PM, Harry Peters @ (641) 762-3735

Decorah ----- First Tuesday, V. F. W. Building basement, 104 State St 7:30 PM, Dave Sanderson @ (563) 568-2371

Dubuque ----- First Thursday, Bridge Restaurant, 31 Locust St, 7:00 PM Neil Aitchison @ (563) 556-5254

Des Moines -- First Tuesday, St. Marks Episcopal Church, 3120 E. 24th, 7:00 PM, Roscoe Simmons @ (515) 262-6008

Fort Dodge ----- Second Thursday, ICCC Applied Sciences & Technology Bldg., 330 Ave M, 7:30 PM, Sam Ashton @ (515) 573-3033

Grinnell ----- Second Monday, Community Center (Senior Citizens Room) 7:30 PM, George Fowler @ (641) 236-3549

Hiawatha ----- Fourth Wednesday (except June & July), Hiawatha Library 150 William St. 7:00 PM, Dave Vaughn @ (319) 366-5463

Irs City (Mt. Pleasant) ---- First Thursday, Breadeaux Pizza, 7:00 PM, Ken Reynolds @ (319) 385-3248

Keokuk ----- Fourth Thursday (Third Thursday in Nov. & Dec.), SCC's S Campus Student Lounge, 7:30 PM, Tom Gardener @ (319) 524-7366

Old Capitol (Iowa City) ----- Second Tuesday, Veteran's Administration Hospital (Third floor cafeteria), Hwy 6, 7:00 PM Tom Robertson @ (319) 351-2512

Oskaloosa --- Second Tuesday, Farm Bureau Building (basement), 7:30 PM Clarence & Gail McKee @ (641) 672-2763

Ottumwa - Fourth Tuesday, Albia Road Baptist Church, 1601 Albia Road (Basement), 7:00 PM, Denny Ross @ (641) 932-2731

Port City (Muscatine) - Fourth Tuesday (No meetings June, July, Aug), Holiday Inn, Muscatine, Hwys 61 & 38, 7:00 PM, Jim Burr (563) 262-9313

Quad City (Moline, IL) - Third Thursday, Garden Center, 5th Ave and 34th Street, 7:00 PM, Jeff Struve @ (309) 737-0206

Red Oak - Second Thursday, Regency Retirement Center, 6:30 PM, Richard Trinity @ (712) 829-2207

Siouxland (Sioux City) - First Tuesday, First United Methodist Church, 1915 Nebraska Street, 7:00 PM, John Jackson @ (712) 274-9195

Storm Lake - Second Tuesday, Chamber of Commerce Bldg., 119 West 6th Street, 7:00 PM, Russ Post @ (712) 284-2110

Wadena - Third Thursday, Historical Center, West Union, IA, 7:30 PM, Dr. James E. Ralls @ (319) 283-4440

Waterloo/Cedar Falls - Second Tuesday, Waterloo Arts & Recreation Center, First & Commercial Streets, 7:00 PM, Dennis Emme @ (319) 232-0662

Dear I.N.A. Member

The 2009 year is here. We encourage you to support the I.N.A. with your ad in The Collector. The rates are.

Full Page	\$100.00	Half Page	\$60.00
	Quarter Page	\$30.00	

Ad rates for private shows will be prorated from the normal yearly advertising rates.

Full page ads for INA Coin Clubs are \$10.00. Non INA Coin Clubs are \$25.00.

There are 3 issues of our deluxe publication, with a 4th issue when needed. Anyone would be proud to have their ad in "The Collector". We try to get articles and information for the good of our members. We encourage everyone to write an article concerning numismatic information which might help other collectors, especially our new members.

We must increase the price of our ads to keep up the quality of our publication

Thank you for your sponsorship!

Chris Seuntjens

3427 Merle Hay Rd., Des Moines, IA 50310

THE IOWA COLLECTOR is published 3 time a year

Publication dates:

January, May & September

2009 Coin Show Calender

May 2-3 South Dakota State Coin Show & Convention

May 16-17 Keokuk Coin Show - River City Mall, 300 Main Street, Keokuk, IA (10-5) (12-5) Tom Gardner (319) 524-7366

May 17 Omaha, Neb.

May 30-31 Neb NNA Stae Coin Show & Convention

June 21 Omaha, Neb.

July 11 Central Iowa Coin & Stamp Expo - Adventureland Inn, Altoona, IA (9-5) Chris Seuntjens (515) 251-4031 or Terry Holdridge (515) 964-1202

July 19 Omaha, Neb.

August 15-16 Iowa Great Lakes Coin Show - Spirit Lake Community Center, North of Great lakes Mall (9-5) (9-3) Don McCulloch (712) 336-4618

August 16 Omaha, Neb.

September 19 Rapid City Coin Show

September 27 Hiawatha Coin Club Show - City Hall Community Center, 101 Emmons Street, Hiawatha, IA (9-3) Brian Fanton (319) 294-4377

October 3 Heartland Coin & Stamp Show - Bridge View Center, 102 Church Street, Ottumwa, IA (9-4) Denny Ross (641) 932-2731

October 10-11 71st Annual INA Coin Show & Convention - Des Moines, IA (9-5) (9-4) Chris Seuntjens (515) 251-4031

October 16-17-18 Moon Show - Earl Brown Heritage Center, Minneapolis, MN

December 13 - Old Capitol Coin Club Show - Quality Inn I-80 & Hwy 1 (exit246) Iowa City, IA, (9-4) Tom Robertson (319) 351 2512

Join the Iowa Numismatic Association

Membership

Any Person interested in numismatics, over 18 years of age of good moral character may become a member upon recommendation of the membership committee. Dues are \$10.00 per year.

Object

The object of this corporation shall be to;

Encourage and promote the science of numismatics.

Cultivate fraternal relationships among coin collectors and students.

Foster the interest of youth in the subject.

Encourage and assist new collectors.

Stimulate and advance affiliations between our associations and kindred organizations in the United States and foreign countries.

Acquire and disseminate numismatic knowledge.

Generally represent numismatic interests throughout the State of Iowa.

Junior members

Any person between the ages of 0 and 18 years old and sponsored by a senior member may be considered for junior membership. Junior members may not hold office, but may vote for elective offices. Dues to be \$2.00 year.

Officers

Officers are elected every two years by membership vote, by mail ballot, and take office at the annual convention following election. Officers consist of 16 members, including the President, the First and Second Vice Presidents, the Secretary/Treasurer, the immediate Past-President, and 11 Directors.

The annual membership meeting is held each year at the Iowa Numismatic Associations Annual Convention held in the fall.

The Iowa Collector, the official bulletin, is published three times each year and sent to each member. The I.N.A., upon request, will help the heirs of any member in good standing find a qualified person or persons, in his area, to appraise an estate.

For further information about the I.N.A. contact any member, director or officer. An application has been enclosed with this issue of The Iowa Collector. To join fill it in and send it along with your check to:

Beverly Ashton
615 Central Avenue
Fort Dodge, IA 50501
(515) 573-3033

APPLICATION FOR MEMBERSHIP IN THE IOWA NUMISMATIC ASSOCIATION

I hereby make application for membership in the "IOWA NUMISMATIC ASSOCIATION", subject to the provisions of its Articles of Incorporation and By- laws.

Send this application together with \$10.00 for the current years dues.

Young applicants dues are \$2.00 per year until the age eighteen.

Note: The I.N.A. year runs from January 1st to January 1st

Date _____

Applicants Name (please print)

Mailing address

City

State

Zip Code

Date and Year of Birth

Signature of Applicant

Signature of Proposer

I.N.A. or A.N.A. Number

For use of Secretary/Treasurer

NO.

Date Received

70th INA ANNIVERSARY MEDALS

.999 Fine Gold (Special order) Price will be spot plus \$50.00
when order is placed at the mint. To order gold medal contact:
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.999 Fine Silver \$30.00

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Bronze (Antique Finish) \$5.00

Medals are available from INA Secretary Bev Ashton. You can purchase them from her at any of the coin shows that she attends, or you can order them by mail at the purchase price plus a small shipping charge, \$6.00 for the silver medals and \$2.00 for the nickel silver or bronze medals. Send orders to: INA Medals, 615 Central Avenue, Fort Dodge, IA 50501.

Notice to ANA member Clubs

If you wish to have ANA show materials for your clubs coin show please contact T. D. Robertson, 319/351-2512, e-mail: tdrobertson1@juno.com, with the following information: ANA Club Membership No.: Shipping address (must be a delivery address, not a P.O. Box) No. of dealer Tables, and No. of dealers.

Thomas D. Robertson, ANA District Representative

Mc Kee



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Keokuk

Keokuk Coin Club Spring Coin & Hobby Show

May 16 - 17, 2009



**River City Mall
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SAT. 10:00 AM -5:00 PM

**Tables Full of Treasures
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**Tables Available
For Information Call: (319) 524 -7366**

**The Keokuk Coin Club meets the Fourth Thursday of each
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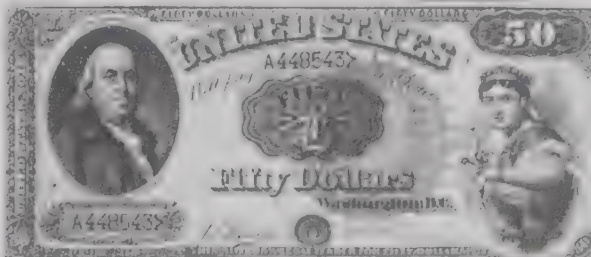
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Other days by appointment**



Trivia Quiz

1. In what year did the Denver Mint begin producing U.S. coins with the D mint mark?
A. 1906
B. 1911
C. 1917
D. 1921
2. In what year were the first steam presses put into operation by the U.S. mint?
A. 1796
B. 1809
C. 1836
D. 1853

The purpose of coin clubs is to bring together those persons interested in the hobby of collecting coins. To encourage active participation in Numismatics. To uphold the principals of fair dealing. To study the history of the world through the art of coin collecting. To provide a meeting place for interested people and to promote good fellowship among its members.



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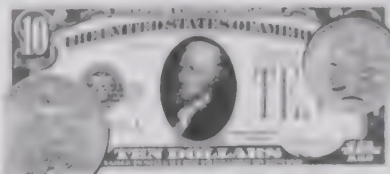
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In Memory



Gail Luetta McKee

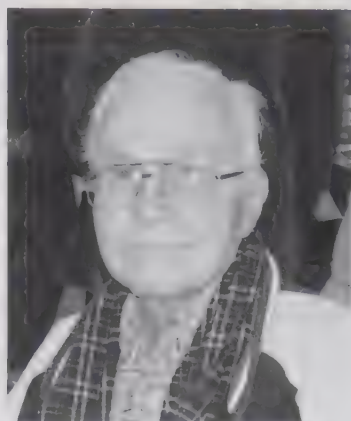
1935 - 2008

***Daughter, Sister, Wife, Mother
Grandmother & Friend***

Gail was a Life Time Member and past President of the Iowa Numismatic Association and past Secretary Treasurer of the Southern Iowa Coin Club, also past Treasurer of the Ottumwa Coin Club. She enjoyed collecting Canadian Coins. She also served as the book keeper and sales assistant at her husband Clarence's store, McKee's Coins in Oskaloosa, Iowa. Gail and Clarence raised three children and Gail was a past leader of Cub Scouts and Girl Scouts. she also enjoyed fishing and camping with her family. Gail was a member of the Good News Chapel and the Poweshiek and Mahaska County Genealogical Societies. The McKee family thanks the INA for its donation to Ottumwa Hospice House in memory of Gail.

**Your Family, Friends and the Numismatic Community
will miss you greatly**

In Memory



John “Jack” Glass
1927 - 2008

Husband - Father - Brother - Friend
Numismatist

Jack was a lifetime collector of coins and Iowa Good For Tokens. In 1996 he took over the revision of the Iowa Trade Token book from Dan Anderson, who had been revising the original Arthur Ferguson issue. Jack worked on the revision for about three years and released the updated version, with about 18,000 listings in 1999. Jack was a 19 year member of the Iowa Numismatic Association and a past District Director for the INA. He was also a member, for 22 years, of the Ottumwa Coin Club in Ottumwa, Iowa. Jack always welcomed the opportunity to share his vast knowledge of numismatics, especially on Iowa Trade Tokens.

Your Family, friends and the Numismatic Community
will miss you greatly

In Memory



Marvin Engelbart
1924 - 2008

Husband - Father - Brother - Friend
Numismatist

Marvin was a long time coin dealer and collector. Due to health issues he had not been an active coin dealer for several years. Old time coin dealers will remember him as a gregarious personality and outgoing individual that was liked by everyone. Marvin was a long time dairy farmer and operated his dairy operation under the name of Amberglo Farms. He was awarded the Iowa Distinguished Dairyman award in 1979. Even though his work was demanding, Marvin always loved taking time with his family and friends during small getaway outings with his brothers and sisters to nearby parks for picnics. He enjoyed following the Hawkeyes and playing cards with his family and friends.

Your Family, friends and the Numismatic Community
will miss you greatly

To clean or not to clean? That is the question!

By Denny Ross

This debate has been a running issue among the numismatic community for years, as to whether or not to clean coins.

There are several factors to take into consideration in this argument.

The first issue is, what is the definition of cleaning?

According to Websters Dictionary cleaning is defined as: 1. Free from dirt: contamination or impurities; unsoiled: unstained. The broader term denotes, generally the removal of dirt or impurities by washing, brushing, etc. In the realm of cleaning coins the etc. would include other procedures such as submerging the coin in an acid solution (dipping) such as 'e-Z-est' or Jewel-Luster or using a silver polishing cloth. An old time remedy was to use an eraser, or scrub the coin with Baking Soda or Tooth Paste. One of the more recent methods is to submerge the coin in ammonia or Tabasco sauce to remove dirt and other impurities from the surface of the coin. These and several other remedies succeeded in removing unwanted contaminants, but at what cost to the original surfaces of the coins metal content? As seen in many collectors coin collections and coin dealers inventory these types of cleaning processes are very evident in that the coin no longer has an original, as made appearance, and as such the coins value has been greatly decreased.

It becomes obvious that any of the afore mentioned methods of cleaning a coin can become detrimental to the numismatic value of the coin. This fact becomes quite evident when the coin is offered to a dealer for his purchase offer.

There are some collectors who are not put off or offended, by a cleaned coin, especially when it is a certain coin they need to add to their collection. This becomes especially true if it is a difficult date or variety to locate. Because the coin has been cleaned it generally can be purchased for a lower cost than one that had not been cleaned. That difference in cost might be the determining factor whether the collector would ever own a particular coin. So, in some instances the trade off doesn't seem all that unfavorable.

The next thing you hear is "Coin Conservation", a process that apparently, removes dirt, contaminants and impurities without disturbing or disrupting the metal content of the coin. In today's fields of technology there are products that can actually remove dirt and impurities without any undesirable effects on the coins metal content. Conservation of coins has become a more acceptable process in restoring a coin to its more natural appearance without decreasing the value of the coin.

In fact, in many instances conserving the coin actually increases the value of the coin. By removing dirt, soil contaminants and impurities, without disturbing the surface metal of the coin can bring the look of the coin back to its more original, as made appearance.

There are factors that one might want to take into consideration as to whether or not to have a coin conserved. Obviously removing dirt and contamination from a coin, without disturbing the metal content on the surface of the coin seems like an acceptable method of improving, not only the appearance of the coin, but also the possible value of the coin.

Today we have available, to the numismatic arena, companies who professionally conserve coins not only for the coin collecting field, but also for such institutions as the Smithsonian Institute and salvage companies, who recover lost coin treasures from deep sea sunken ships.

Let's take a moment and consider the impurities and contamination that adhere to the surface of coins. It seems that in today's coin collecting arena that the word "toning" has taken the place of impurities and contamination. The fact of the matter is that the "Rainbow Toning", or for that matter any toning on a coin is caused mostly by airborne impurities and contamination as well as sulfides in paper and cardboard storage containers.

Consider this. The air you breath contains impurities and contaminants such as sulphur, carbon, sulphuric acid, just to name a few. It is these airborne chemicals that contaminate a coins surfaces and create toning. It is the reaction of these airborne contaminants with the metal content of a coin that creates 'toning', which can appear in many different colors. Over time these contaminants will actually begin to disturb and disrupt the metal surfaces of a coin. Some types of metals are more susceptible to these airborne contaminants than others. Copper and aluminum appear to deteriorate more quickly than others like nickel and silver. But all types of metal will have some type of reaction to these airborne contaminants and impurities. When does this reactions begin? From the moment the metals are produced, continuing through the minting process right up to this moment. In fact, some of these impurities are in the raw material to begin with. Airborne impurities can even be viewed by the human eye. The next time you see a beautifully colored sunset, know this, that the suns rays shining through the airborne particles are what create those beautiful colors. Again, what are those particles? Sulphur, carbon, sulphuric acid and many other types of chemicals that are being transported through the air. Not only does mankind create these airborne contaminants but they also occur naturally in nature.

Here is a little test that you can do. Take a new shiny penny and place it

outside so that it is exposed to these airborne contaminants and impurities, and over a period of thirty days, observe the reaction that occurs on the surfaces of the penny. This reaction is aggressive more so on some metals than others and in time will degrade the surface. Also this reaction can occur more rapidly in some areas of the country than in others. Where there are large populations and manufacturing facilities the airborne impurities and contaminants will be more abundant and therefore degrade the metals more quickly.

Does this reaction stop if the coin is encapsulated? No! The best that will be done is that the process will be slowed down, but over a long period of time the reaction will continue to degrade the surface of the coin. Not only have I seen this in my own encapsulated coins but also in other collectors holdings. Even if a coin is conserved it will still be susceptible to airborne contaminants and impurities. Granted it will probably take a long period of time for the reaction to become evident, but it will happen again. Remember it took years and years for a coin to tone to the state it is in now. So will you see it retone while it is still in your collection? It is possible that you will, especially if the coin remains exposed to the air. You can have a coin conserved and encapsulated and lessen or slow down the retoning process.

Third party capsules are not airtight. The cost to vacuum seal a coin in an airtight environment would be very expensive.

What it comes down to is a personal preference as to whether the collector wants to have his or her coins conserved or not.

It is obvious that many of the cleaning processes mentioned early on in this article, are probably not acceptable. Conservation, on the other hand, may be a viable solution to restoring a toned, dirty or contaminated, uncirculated coin to near its original appearance.

There are reputable conservation services available to conserve coins so that even the third party grading services will grade and encapsulate the coin with no detracting statements as to the conservation process.

The choice to conserve or not to conserve is a question the coin collector must answer for his or her self.

About the Author

Mr. Ross studied chemistry and metallurgy and observed tests that the Dupont company did on the environmental impact of airborne particles on the many types of metals that are in commercial use today. He continues to support the conservation of coins if they are done by a professional and knowledgeable entity. He also advocates that only uncirculated coins should undergo the conservation process.

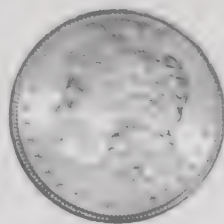
Investing in Morgan Dollars

By Susan Headley

Before you invest in Morgan Dollars consider these points Morgan Dollars have become very popular as an investment vehicle for coin collectors because they cost a reasonable amount of money to buy, have performed very well in the past as an investment, and are beautiful to behold. But like any investment, you must do your homework first if you expect to come out ahead over dealer profits, inflation, rare coin appreciation in general, and knowing which specimens to buy in particular, to ensure that you don't take a loss instead.

Morgan Dollars in General

The first thing you need to keep in mind about Morgan Dollars is that specimens that grade below AU-50 are, as a rule, only worth their silver bullion value. Of course, there are a few exceptions, especially for Morgan Dollars minted at Carson City, but most Morgan Dollars on the market today never circulated as regular change. The main reason for this is that the Mint produced hundreds of millions more Morgans during the 1800's than were needed for circulation, so they sat in vaults.



Most Morgan Dollars Never Circulated

More than a *half a billion* Morgan Dollars were minted between 1878 and 1904, and although nearly 3/4 of these were melted back down before being issued, the majority of the Morgans in the marketplace today didn't even leave the Mint until 1960. You can learn more about the *history of the Morgan Dollar*, which makes a fascinating story, at About.com on the internet. The bottom line is that Morgan Dollars in Uncirculated grades are very, very common, so be aware of this when you go to buy Morgans.

Buy the Book Before You Buy the Coin

One thing that less-than-honest dealers might attempt to do is try to lead you to believe that just because the Morgan Dollar is 60 to 80 years old, the fact that it's in *Mint State* makes it very valuable. The Truth is that MS-63 specimens for about the min/date combinations sell for only \$35 to \$79 each. Telemarketer's are getting \$350 to \$700 for the same coins! Which is the better investment? Obviously, getting the *Red Book* and learning the true market values of Morgan Dollars is critical

Invest in Only the Highest Grade Morgan Dollars

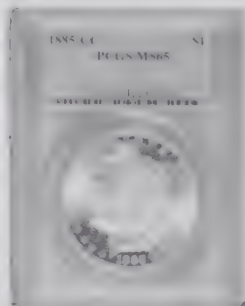
Because the Morgan Dollar series exists in generally higher grades than most other series, you should invest in only the highest grade specimens.



If you can afford to buy Proof Morgans, you should, because those have performed very well over the past fifteen years. The next best investments are the very high grade, MS-65 or better. They are pricey compared to MS-60 to MS-63, but their incredible rarity in the age of encapsulation make them a good investment.

Remember to Consider the Source

Another very important thing to remember to consider, when investing in rare coins, including Morgan Dollars, is to consider the source of the grade. The price difference between MS-63 and MS-65 is significant, and not all dealers and grading services have the same grading standards. In fact, coins which are in slabs from PCGS and NGC are worth more than coins in slabs from certain minor grading services, because PCGS and NGC have consistent, exacting, and largely non-subjective standards for grading.



Store Your Morgan Dollars in a Vault You Control



Finally, once you've made the informed decision to invest in a given coin, *always take delivery of your coins!* Don't fall for some dealers assurances that your coins will be kept safe for you. If the dealer cannot produce the individual coin you are buying, in a major grading company slab, *find another dealer*. If you don't have a proper built-in, fireproof vault to store your investments in, put them in a safety deposit box. Always remember that Morgan Dollars can be you future, so don't lose them.

Susan Headley

About the Author

Susan Headley has been collecting and researching coins since she was a child in the 1960's. She completed her first Lincoln set album by the time she was 17 years old. Her favorite coins are ancient Greek and Roman coins. She still avidly collects U.S. coinage, primarily Lincoln Memorials, Jefferson nickels and various die varieties. She is also a rabid cherry-picker, sorting through numerous rolls of coins each week, looking for die varieties.

Susan is a member of the ANA through which she holds several certifications. She is also a member of ANS, CONECA and several regional and local coin clubs. Susan is also listed on the internet on the website, <http://coins.about.com>

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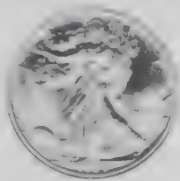
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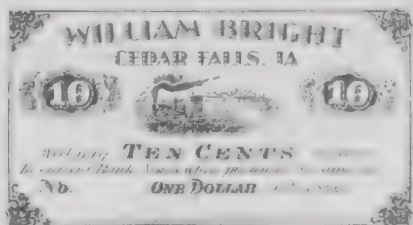
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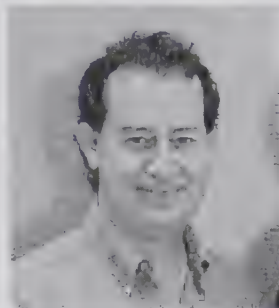


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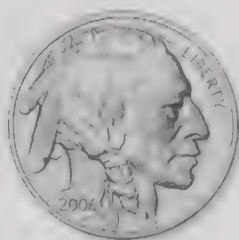
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In Memory



Gary E. Peterson
1942 - 2008

Gary was a Life Time Member of the Iowa Numismatic Association and a long time coin dealer from Buffalo City, Iowa. He retired from FleetGuard after 40 years of employment. Since then, he has enjoyed spending time with family and many various hobbies. He enjoyed traveling and family vacations. Gary was a man of very few words, but you could always tell what he was thinking by his actions.

He was well liked and respected by fellow coin dealers and his many coin collector clients. Gary will be greatly missed in the numismatic circle.

**Your Family, friends and the Numismatic Community
will miss you greatly**

INA Numismatist of the Year Nominees

Beverly Ashton

Bev has served on the board of the INA as Secretary/Treasurer for many years. She has recorded all the board meetings minutes for numerous meetings, issues the membership cards and collects membership dues. She handles numerous details associated with the elections, and the publication of *The Iowa Collector*. She also serves as the Secretary of Finance and does all the bookkeeping for our organization.

There are numerous other details Bev handles for our organization that many of us never think about because Bev just handles them. Our organization depends greatly upon Bev and she does a great job of keeping us on track. No doubt she has logged countless hours to insure the success and growth of our organization and is truly deserving of the honor of being named Iowa's numismatist of the Year.

Tom Robertson

Tom has been an avid numismatist since 1951. He is Past President of the Iowa numismatic Association and current District 1 Director, and the I.N.A. Historian. Tom is the current District Representative of the American Numismatic Association, Representative of the Flying Eagle and Indian Head Cent Club. He is also a member of 24 numismatic organizations. Tom has also taught a numismatic course at Kirkwood College. He also does numismatic presentations and seminars at I.N.A. coin shows and Conventions, coin clubs and other community organizations. Mr. Robertson is also diversified in the field of numismatics and a devoted contributor, of his time and energy, to the hobby.

Denny Ross

Mr. Ross has been active in numismatics for over 40 years. He is a member of the Ottumwa Coin Club and has been the Vice President of the Coin Club for five years, and also the Auctioneer for the coin clubs monthly auctions. Denny is a member of the American Numismatic Association and the Central States numismatic Society. He is also an elected member of the Iowa Numismatic Association's Board of Governors as the District 4 Director. He became Chief Editor of "*The Iowa Collector*" two and a half years ago and revamped it into one of the highest quality news journals in the numismatic field. Mr. Ross also owns and operates, along with his partner Marian Walker, Sleepy Hollow Coins out of Albia, Iowa.

Denny has also authored many articles on numismatics and the coin collecting hobby. He is active in the education and promotion in the art of the numismatic hobby.

See page 40 for guidelines

Cedar Rapids Coin Club donates books to Library



Photo by Amy Ackman

Let to right: Cedar Rapids Coin Club President Ron Burns, Cedar Rapids Librarian, Nancy Geiger, Coin Club Board member Dave Vaughn.

The Cedar Rapids Coin Club announced that they recently completed their donation of numismatic literature to the flood ravaged Cedar Rapids Library. After the June 2008 flood the library made public the quantities of materials lost. The Coin Club contacted several individuals and organizations in an effort to replace, at least, some of the lost numismatic materials. The Coin Club was very gratified for the help they were offered from many sources, and was able to put together a very nice, wide ranging, selection of numismatic literature. The presentation was made on Tuesday, February 24, and the most prominent supporters are noted in a thank you letter from the library, which was included in a public release. The Coin Club wishes to thank all those in the numismatic community whose help the club received, and note that past ANA President Gary Lewis, a Cedar Rapids native, was instrumental in locating a large portion of the donated materials at Krause Publications.

Iowa Numismatic Association Outstanding Numismatist Award

The purpose of this award is to recognize outstanding effort in the support of the field of Numismatics

Award Criteria:

The award will be given biannually beginning in 2007 and continuing each odd numbered year.

Nominations will be accepted prior to June 1st of each even numbered year.

Nominations should be received, in writing, by the INA Secretary prior to midnight on the above deadline. The nomination should include the candidates name and brief summary of their qualifications.

Qualifications:

Nominees must be a living INA member in good standing with the organization for at least three years.

Recipients are eligible to receive the award only once every ten years.

Nominees will be evaluated on the following:

- 1) Service to the INA and/or an INA endorsed area club.
- 2) Promotion and/or propagation of the field of numismatics.
- 3) General Character and Reputation of Integrity and Honesty.

The nominations will be reviewed by the INA Board who will narrow the nominees to three finalists (candidates). A general election will be held by the INA to determine the final recipient from the three finalists. Only INA members in good standing will be allowed to vote in the general election. (Board members who are nominated must abstain from participation in the review and consolidation of candidates. They do retain their ability to cast their ballot in the general election once the three finalists have been chosen.)

**The award will be a plaque presented by the President of the
INA at the next general meeting.**



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